

Form oresadoc – oresadocv27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-15741-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher H Ruggles	Melanie M Ruggles
aka Christopher Ruggles, aka Chris	aka Melanie Ruggles, dba The Cracked
Ruggles, aka Christopher Ruggles Sr., fdba	Egg Cafe
Crestview Custom Builders	309 Crestview Avenue
309 Crestview Avenue	Galloway, NJ 08205
Galloway, NJ 08205	

Social Security No.:

xxx-xx-5537

xxx-xx-7625

Employer's Tax I.D. No.:

**ORDER RESPECTING
AMENDMENT TO SCHEDULE D, E/F, G OR H
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule E/F on 11/2/2023 or to the List of Creditors on N/A , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 13 Bankruptcy Case, and
2. In a Chapter 11 case:
 - a) a copy of the last modified plan and disclosure statement, if any, and
 - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
 - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
 - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;

2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement, or sixty 60 days from the date of this Order, whichever is later;
3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: November 3, 2023

JAN: lgr

Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

In re:
Christopher H Ruggles
Melanie M Ruggles
Debtors

Case No. 23-15741-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 03, 2023

User: admin
Form ID: oresadoc

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher H Ruggles, Melanie M Ruggles, 309 Crestview Avenue, Galloway, NJ 08205-4034

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 03 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Chad M. Sherwood	on behalf of Debtor Christopher H Ruggles chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Joint Debtor Melanie M Ruggles chad@sherwoodlegal.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Nov 03, 2023

Form ID: oresadoc

Total Noticed: 2

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

James Alan Kozachek

on behalf of Creditor Fabio Barbieri JKozachek@CKLawllc.com

Raymond J. Went, Jr.

on behalf of Creditor Katherine Reardon rwent@ndglegal.com jhartman@npdlaw.com

Raymond J. Went, Jr.

on behalf of Creditor Daniel Reardon rwent@ndglegal.com jhartman@npdlaw.com

Robert A. Loefflad

on behalf of Creditor Robert Z.R. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Robert A. Loefflad

on behalf of Creditor Erin C. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Scott H. Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12